

FORM NOA (Notice of Assets and Deadline to File Proof of Claim)

NOTICE OF ASSETS AND DEADLINE TO FILE PROOF OF CLAIM

U.S. Bankruptcy Court
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102
Telephone number: 973-645-4764

Honorable Stacey L. Meisel, U.S. Bankruptcy Judge

CASE NUMBER: 17-26954-SLM	DATE FILED: 8/21/17
In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address): Christopher A. Frey xxx-xx-3086	ADDRESS OF DEBTOR(S): 14 Seymour Street Caldwell, NJ 07006
Ronni M. Frey aka Ronni Barnes xxx-xx-5188	14 Seymour Street Caldwell, NJ 07006
DEBTOR'S ATTORNEY: David L. Stevens Scura, Wigfield, Heyer & Stevens 1599 Hamburg Turnpike Wayne, NJ 07470 973-696-8391	TRUSTEE: Charles M. Forman Forman Holt 365 West Passaic St. Suite 400 Rochelle Park, NJ 07662 201-845-1000
David L. Stevens Scura, Wigfield, Heyer & Stevens 1599 Hamburg Turnpike Wayne, NJ 07470 973-696-8391	

It appeared from the schedules when this case was filed that there were no assets from which dividends could be paid to creditors as indicated on the Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors and Deadlines.

It now appears that the payment of a dividend may be possible. Pursuant to Bankruptcy Rule 3002(c)(5), the last day for filing claims is fixed as:

4/29/20

Government Units are allowed 180 days from the date of order for relief, or the above date, whichever is later. 11 U.S.C. §502(b)(9)

Except as otherwise provided by law, in order to share in any payment from the estate, a creditor must file a proof of claim by the date set forth above. The place to file the proof of claim is the office of the Clerk of the Bankruptcy Court.

A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim form ("Official Form B 410") can be obtained at the United States Courts Web site: (<http://www.uscourts.gov/forms/bankruptcy-forms>) or at any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the last day to file a proof of claim listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. Filing Deadline for a Creditor with a Foreign Address: The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.

IF A CLAIM WAS PREVIOUSLY SUBMITTED, IT IS NOT NECESSARY TO FILE ANOTHER ONE.

Dated: January 31, 2020

FOR THE COURT
Jeanne Naughton, Clerk

In re:
Christopher A. Frey
Ronni M. Frey
Debtors

Case No. 17-26954-SLM
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: noa

Page 1 of 2
Total Noticed: 38

Date Rcvd: Jan 31, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 02, 2020.

db/jdb +Christopher A. Frey, Ronni M. Frey, 14 Seymour Street, Caldwell, NJ 07006-6111
aty +Forman Holt, 66 Route 17 North, First Floor, Paramus, NJ 07652-2742
aty +Scura, Wigfield, Heyer, Stevens & Cammarota, LLP, 1599 Hamburg Turnpike, Wayne, NJ 07470-4093
cr +WELLS FARGO BANK, N.A., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
cr +WELLS FARGO BANK, N.A. AS SUCCESSOR BY MERGER TO W, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
517166929 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
517022010 +CAF International Co., 14 Seymour Street, Caldwell, NJ 07006-6111
517311317 +JPMorgan Chase Bank, N.A., c/o Mark A. Jarman, P.O. Box 29950, Mailcode AZ1-1004, Phoenix, Arizona 85038-0950
517022015 +Jialimeya International, Inc., 1048 Greene Terrace, Davis, CA 95618-6374
517022017 PNC Bank, 249 Fifth Ave, One PNC Plaza, Pittsburgh, PA 15222
517216029 +PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101-4982
517022016 +Phelan, Hallinan, Diamond & Jones, LLP, 400 Fellowship Road, ste. 100, Mount Laurel, NJ 08054-3437
517022018 +Rubin & Rothman, LLC, David Kowalenko, Esq., 1787 Veterans Highway, Suite 32, Islandia, NY 11749-1500
517022019 +Saldutti Law Group, Brian J. Schaffer, Esq., 800 North Kings Highway, Suite 300, Cherry Hill, NJ 08034-1511
517048776 +Toyota Lease Trust, C/O Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
517071286 +WELLS FARGO BANK SMALL BUSINESS LENDING DIVISION, P.O. Box 29482, Phoenix, AZ 85038-8650, Telephone number: (888) 715-4315, BDBKInquiry@wellsfargo.com 85038-9482
517022022 +Wells Fargo Bank, N.A., 690 West Cuthbert Blvd., Collingswood, NJ 08108-3642
517057827 +Wells Fargo Bank, N.A., c/o Saldutti Law Group, 800 N. Kings Highway, Suite 300, Cherry Hill, NJ 08034-1511

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +E-mail/Text: cforman@q7technology.com Feb 01 2020 00:26:12 Charles M. Forman, Forman Holt, 365 West Passaic St., Suite 400, Rochelle Park, NJ 07662-3017
smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 01 2020 00:25:29 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 01 2020 00:25:26 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517148172 EDI: BECKLEE.COM Feb 01 2020 04:58:00 American Express Bank, FSB, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517022008 +EDI: AMEREXPR.COM Feb 01 2020 04:58:00 Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
517022009 EDI: BANKAMER.COM Feb 01 2020 04:58:00 Bk Of Amer, Po Box 982238, El Paso, TX 79998
517022011 +EDI: CAPITALONE.COM Feb 01 2020 04:58:00 Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
517022012 +EDI: CHASE.COM Feb 01 2020 04:58:00 Chase, 270 Park Ave., New York, NY 10017-2070
517022013 +EDI: CHASE.COM Feb 01 2020 04:58:00 Chase Card, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298
517022014 +EDI: CITICORP.COM Feb 01 2020 04:58:00 Citicards Cbna, Citicorp Credit Svc/Centralized Bankrupt, Po Box 790040, Saint Louis, MO 63179-0040
517231720 E-mail/PDF: resurgentbknotifications@resurgent.com Feb 01 2020 00:33:18 LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517127404 EDI: PRA.COM Feb 01 2020 04:58:00 Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
517022020 EDI: TFSR.COM Feb 01 2020 04:58:00 Toyota Motor Credit Co, Po Box 8026, Cedar Rapids, IA 52408
517054265 EDI: BL-TOYOTA.COM Feb 01 2020 04:58:00 Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518190021 +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 01 2020 00:25:26 United States Trustee, One Newark Center, Suite 2100, Newark, NJ 07102-5235
517022024 EDI: WFFC.COM Feb 01 2020 04:58:00 Wells Fargo Hm Mortgag, 8480 Stagecoach Cir, Frederick, MD 21701
517022021 +EDI: WFFC.COM Feb 01 2020 04:58:00 Wells Fargo Bank Nv Na, Po Box 31557, Billings, MT 59107-1557
517082467 +EDI: WFFC.COM Feb 01 2020 04:58:00 Wells Fargo Bank, N.A., Attention Payment Processing, MAC# X2302-04C, 1 Home Campus, Des Moines, Iowa 50328-0001
517111394 EDI: WFFC.COM Feb 01 2020 04:58:00 Wells Fargo Bank, N.A., Home Equity Group, 1 Home Campus X2303-01A, Des Moines, IA 50328-0001
517022023 +EDI: WFFC.COM Feb 01 2020 04:58:00 Wells Fargo Bank, N.A., 420 Montgomery Street, Attn: Bankruptcy Dept., San Francisco, CA 94104-1298

TOTAL: 20

District/off: 0312-2

User: admin
Form ID: noa

Page 2 of 2
Total Noticed: 38

Date Rcvd: Jan 31, 2020

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +Charles M. Forman, Forman Holt, 365 West Passaic St., Suite 400,
Rochelle Park, NJ 07662-3017
cr* +Wells Fargo Bank, N.A., c/o Saldutti Law Group, 800 N. Kings Highway, Suite 300,
Cherry Hill, NJ 08034-1511
517078974* +Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013,
Addison, Texas 75001-9013

TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 02, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 30, 2020 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com
Brian J. Schaffer on behalf of Creditor Wells Fargo Bank, N.A. bschaffer@slgcollect.com,
kcollins@slgcollect.com
Charles G. Wohlrab on behalf of Creditor Wells Fargo Bank, N.A. cwohrlab@LOGS.com,
njbankruptcynotifications@logs.com
Charles M. Forman cforman@formanlaw.com, lcapasso@formanlaw.com;cforman@iq7technology.com
Charles M. Forman on behalf of Trustee Charles M. Forman cforman@formanlaw.com,
lcapasso@formanlaw.com;cforman@iq7technology.com
David L. Stevens on behalf of Debtor Christopher A. Frey dstevens@scuramealey.com,
ecfbkfiling@scuramealey.com;dsklar@scuramealey.com;mmack@scura.com;lrichard@scura.com;lleon@scur
a.com;martinezcr93878@notify.bestcase.com;agouveia@scura.com
David L. Stevens on behalf of Joint Debtor Ronni M. Frey dstevens@scuramealey.com,
ecfbkfiling@scuramealey.com;dsklar@scuramealey.com;mmack@scura.com;lrichard@scura.com;lleon@scur
a.com;martinezcr93878@notify.bestcase.com;agouveia@scura.com
Denise E. Carlon on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Erin Kennedy on behalf of Trustee Charles M. Forman ekennedy@formanlaw.com,
jkisla@formanlaw.com
Michael A. Artis on behalf of U.S. Trustee U.S. Trustee michael.a.artis@usdoj.gov
Rebecca Ann Solarz on behalf of Creditor Toyota Lease Trust rsolarz@kmlawgroup.com
Robert Davidow on behalf of Creditor WELLS FARGO BANK, N.A. AS SUCCESSOR BY MERGER TO
WACHOVIA BANK, N.A. nj.bkecf@fedphe.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov
William M.E. Powers on behalf of Creditor Wells Fargo Bank, N.A. ecf@powerskirk.com
William M.E. Powers, III on behalf of Creditor Wells Fargo Bank, N.A. ecf@powerskirk.com
TOTAL: 15